

<p>Prepared by: Shapiro &amp; Massey, L.L.C. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299</p> <p>S&amp;M No. 11-002043</p>	<p>Return to: Shapiro &amp; Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299</p> <p>Loan No. XXXXXX5382</p>
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Index: Lot 4, Center Hill Downs SD, DeSoto County, Mississippi

### SUBSTITUTION OF TRUSTEE

WHEREAS, on August 13, 2004, Michael J. Bradshaw, II, a married man and Erika Laster, executed a certain deed of trust to John V. Masserano, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2053 at Page 0302, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

(See Exhibit A)

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, EverBank, pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, EverBank, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

13870 Whispering Pines Drive, Olive Branch, MS

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 28 day of April, 2011.

← EverBank  
  
 By: **Derrick Hittell**  
 Its: **Assistant Vice President**

STATE OF Florida  
 COUNTY OF Duval

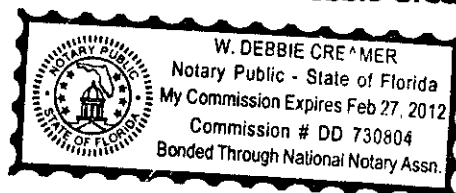
Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 28 day of April, 2011, the within named Derrick Hittell who acknowledged that (s)he is Assistant Vice President of EverBank, and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

(SEAL)

My commission expires:

2/27/12

  
 Notary Public **W. Debbie Creamer**



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Exhibit ☐A☐

Lot 4, Center Hill Downs Subdivision, located in Section 5, Township 2 South, Range 5 West, as per plat recorded in Plat Book 82, Pages 15-16 in the office of the Chancery Clerk of DeSoto County, Mississippi.

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